

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VESNA KOSPENDA
ZELJKO KOSPENDA
Debtor(s)

Case No. 09-36673

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2009, and was converted to chapter 13 on 09/30/2009.
- 2) The plan was confirmed on 05/06/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/06/2010, 05/06/2010, 11/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/03/2015.
- 6) Number of months from filing to last payment: 71.
- 7) Number of months case was pending: 76.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,500.00.
- 10) Amount of unsecured claims discharged without payment: \$135,717.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$217,188.21
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$217,188.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$10,536.92
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,536.92

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T UNIVERSAL CARD	Unsecured	6,985.19	NA	NA	0.00	0.00
CHASE BANK	Unsecured	2,146.00	2,077.30	2,077.30	102.02	0.00
CHASE BANK USA	Unsecured	NA	2,967.71	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	2,318.18	2,967.71	2,967.71	145.77	0.00
DISCOVER BANK	Unsecured	7,136.15	7,843.58	7,843.58	417.72	0.00
DISCOVER CARD	Unsecured	4,237.82	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	8,045.14	8,399.74	8,399.74	447.36	0.00
EAST BAY FUNDING	Unsecured	1,113.00	967.34	967.34	51.52	0.00
ECAST SETTLEMENT CORP	Unsecured	7,087.43	731.94	731.94	35.93	0.00
ECAST SETTLEMENT CORP	Secured	NA	757.00	757.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	915.00	40.16	40.16	0.00	0.00
HSBC	Unsecured	7,322.28	NA	NA	0.00	0.00
HSBC	Unsecured	5,328.33	NA	NA	0.00	0.00
JPMORGAN CHASE	Secured	NA	0.00	500.00	500.00	0.00
JPMORGAN CHASE	Secured	45,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE	Unsecured	45,000.00	11,814.00	11,814.00	945.12	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	81,000.00	82,889.32	61,624.97	61,624.97	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	2,389.83	2,689.83	2,689.83	0.00
OCWEN LOAN SERVICING LLC	Secured	188,000.00	186,435.27	122,353.59	122,353.59	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	10,904.00	10,904.00	10,904.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	38,477.70	39,858.34	39,858.34	2,122.72	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,377.17	3,744.93	3,744.93	199.43	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	12,069.80	12,069.80	642.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,736.57	6,281.21	6,281.21	334.53	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,089.40	9,643.00	9,643.00	513.54	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,756.75	7,685.38	7,685.38	409.31	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,219.17	2,597.28	2,597.28	127.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,160.00	1,033.55	1,033.55	50.77	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	605.00	667.93	667.93	32.79	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$183,978.56	\$183,978.56	\$0.00
Mortgage Arrearage	\$13,593.83	\$13,593.83	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,257.00	\$500.00	\$0.00
TOTAL SECURED:	\$198,829.39	\$198,072.39	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$118,423.19	\$6,578.90	\$0.00

Disbursements:	
Expenses of Administration	<u>\$12,536.92</u>
Disbursements to Creditors	<u>\$204,651.29</u>
TOTAL DISBURSEMENTS :	<u>\$217,188.21</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.